

Medicare Rx Update: October 14, 2005

Medicare enrollment assistance is on its way...

CMS is mailing 43 three million Medicare & You Handbooks to assist Medicare eligible individuals with their choice of a prescription drug coverage plan. This manual contains extensive information about plan features that beneficiaries should consider before making an enrollment decision. Medicare beneficiaries and family members will begin asking questions about how to make decisions about the new benefit...The Handbook contains a useful decision tree for assisting beneficiaries in choosing a plan.

<http://www.medicare.gov/publications/pubs/pdf/10050.pdf> (see p. 41)

...And understanding your audience will help the process

As you know, most people fall into one of five broad categories of Medicare beneficiaries:

1. No prescription drug coverage
2. Employer/union coverage (including VA, TRICARE, and FEHB)
3. Medicare and Medicaid
4. Medicare Advantage Plan or other Medicare Health Plan
5. Medigap Policy with prescription drug coverage

Depending upon personal situation and individual requirements, each beneficiary may need to think about different things before making a decision. The Medicare & You Handbook should prompt this type of beneficiary thought process ... some of these considerations are also summarized in this simple tip sheet:

<http://www.cms.hhs.gov/partnerships/downloads/FiveMainAudiences.pdf>

Remember... extra help with prescription costs is available to more than 1/3 of Medicare beneficiaries

If a beneficiary has limited income and resources, he/she may qualify for extra help with Medicare Prescription Drug Plan costs. This worksheet helps people determine whether or not they are eligible for extra help: <http://www.ssa.gov/pubs/10128.pdf>. Or, Visit <http://www.medicare.gov> on the web or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048.

Prescription Drug Plan Finder web cast:

Our third web cast, Medicare Prescription Drug Coverage and the Prescription Drug Plan Finder tool, is scheduled to air today, October 14, at 2:00PM EST. If you miss it, the web cast will be available at: <http://cms.archivevideo.com/>